

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: HILDA M COBBS

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Case No.: 07-19920

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/26/2007.
- 2) This case was confirmed on 12/19/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/17/2008, 12/19/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/07/2008, 04/06/2010.
- 5) The case was dismissed on 05/12/2010.
- 6) Number of months from filing to the last payment: 27
- 7) Number of months case was pending: 34
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 5,802.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 9,677.14
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 9,677.14</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,762.20
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 701.34
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,463.54**

Attorney fees paid and disclosed by debtor **\$ 36.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WELLS FARGO AUTO FIN	SECURED	8,825.00	8,825.00	8,825.00	4,836.04	1,377.56
WELLS FARGO AUTO FIN	UNSECURED	3,836.00	3,899.09	3,899.09	.00	.00
AUTO PORTFOLIO SERVI	UNSECURED	10,213.00	11,890.97	11,890.97	.00	.00
AMERICREDIT FINANCIA	SECURED	11,125.00	13,377.04	.00	.00	.00
AMERICREDIT FINANCIA	UNSECURED	2,227.00	.00	.00	.00	.00
AFNI INC	UNSECURED	249.00	NA	NA	.00	.00
ALLIANCE ONE	UNSECURED	274.00	NA	NA	.00	.00
ARROW FINANCIAL SERV	UNSECURED	545.00	NA	NA	.00	.00
BALLY'S TOTAL FITNESS	UNSECURED	842.00	NA	NA	.00	.00
CALVARY PORTFOLIO SE	UNSECURED	105.00	NA	NA	.00	.00
CASH ADVANCE NETWORK	UNSECURED	390.00	NA	NA	.00	.00
CASH LINK USA	UNSECURED	426.79	NA	NA	.00	.00
CASH TRANSFER CENTER	UNSECURED	566.00	NA	NA	.00	.00
CASHCALL INC	UNSECURED	2,493.00	NA	NA	.00	.00
CBE GROUP	UNSECURED	249.00	NA	NA	.00	.00
COLLECTIONS USA INC	UNSECURED	200.00	NA	NA	.00	.00
CREDIT COLLECTION SE	UNSECURED	93.00	NA	NA	.00	.00
CREDIT PROTECTION	UNSECURED	171.00	NA	NA	.00	.00
DEBT RECOVERY SOLUTI	UNSECURED	297.00	NA	NA	.00	.00
EASTSIDE LENDERS.COM	UNSECURED	375.00	NA	NA	.00	.00
EZ LOANS	UNSECURED	661.36	NA	NA	.00	.00
FIRST CONSUMERS NATI	UNSECURED	900.00	NA	NA	.00	.00
H&F LAW	UNSECURED	210.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HARVARD COLLECTION S	UNSECURED	434.00	NA	NA	.00	.00
HARVARD COLLECTION S	UNSECURED	399.00	NA	NA	.00	.00
IMPACTCASH USA	UNSECURED	300.00	NA	NA	.00	.00
MEDICAL COLLECTION	UNSECURED	180.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	327.00	326.69	326.69	.00	.00
NCO-MEDCLR	UNSECURED	41.00	NA	NA	.00	.00
PELLETTIERI & HENNIN	UNSECURED	75.00	NA	NA	.00	.00
PURPLE ADVANTAGE/FBO	UNSECURED	182.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,598.00	1,598.32	1,598.32	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	262.00	262.60	262.60	.00	.00
ROUTE 66	UNSECURED	225.00	NA	NA	.00	.00
SHERMAN ACQUISITION	UNSECURED	183.00	NA	NA	.00	.00
TEX COLLECTION AGENC	UNSECURED	229.00	NA	NA	.00	.00
THE PAYDAY LOAN STOR	UNSECURED	150.00	NA	NA	.00	.00
WESTBURY	UNSECURED	300.00	NA	NA	.00	.00
WORLD WIDE CASH	UNSECURED	200.00	NA	NA	.00	.00
EMERGENCY PHYS PESI	UNSECURED	36.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	NA	393.09	393.09	.00	.00
B-REAL LLC	UNSECURED	NA	36.00	36.00	.00	.00
B-REAL LLC	UNSECURED	NA	78.60	41.00	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	8,825.00	4,836.04	1,377.56
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	8,825.00	4,836.04	1,377.56
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	18,447.76	.00	.00

**Disbursements:**

Expenses of Administration	\$ 3,463.54	
Disbursements to Creditors	\$ 6,213.60	
<b>TOTAL DISBURSEMENTS:</b>		\$ 9,677.14

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/12/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.